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FLOOR DEBATE

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insurance. They're not personal lines. These are not retail consumers. And I think that's something that we shouldn't forget. These are not babes in the woods. He made an analogy to drugs. These are not prescription drugs that we as consumers are ingesting that, sure, we need some protection from that. These are business forms. And by and large, these business forms of insurance are commercial policies that are boilerplate language that are used across the United States, and there isn't that much variation. Senator Beutler also makes mention that this is a change in the policy in the state of Nebraska, and that is true, but it's not unprecedented across the United States. As a matter of fact, there are 32 states, over 32 states, that use the file and use system that we would be going to in LB 216. So just in summary, I rise to oppose the motion to return. It's not necessary. It limits the discretion of the director. And for that reason, I would urge you to oppose and not vote for this return. Thank you.

SPEAKER BROMM: Thank you, Senator Quandahl. Senator Bourne.

SENATOR BOURNE: Thank you, Mr. President, members. I've been listening to the debate, and actually I've listened all through General and Select and now, and I'm kind of struggling. Because I will tell you that the trend is, is that the review of these forms for commercial lines be discretionary. And while I understand Senator Beutler's concerns, I'm afraid that they might be unjustified. And I mean that with all respect. I'm...as I understand it, we're talking about sophisticated business owners. We're not talking about your grandma or my grandma or us. We're talking about business people who supposedly can read a policy and know whether or not it meets their needs. And would Senator Quandahl yield to a question or two?

SPEAKER BROMM: Senator Quandahl?

SENATOR BOURNE: Senator Quandahl, we are talking about commercial lines of insurance. Is that correct?

SENATOR QUANDAH: That's correct. Commercial lines over, so we're not talking about consumer.